

3. PROBATION

You will be employed on probation for a period of six (6) months from the date of your engagement and thereafter, you shall either be confirmed in the position or be terminated upon completion. You are further reminded that the company reserves the right to terminate the contract or confirm you in the position depending on your performance. The probation period does not apply to employees renewing contracts.

5. RENEWAL OF CONTRACT

The company in its discretion may renew the employee's contract for such a period as shall be deemed appropriate provided that the employee within 90 days before the expiry of this contract gives notice to the company of his/her intention to renew.

Basic pay:

Housing Allowance:

Transport Allowance:

Lunch Allowance:

Contribution to Health Scheme:

Total earnings:

The gross amount will be subjected to PAYE tax as per Zambian TAX laws.

9. GRATUITY

The employee shall be paid, on satisfactory completion of the contract period under the service agreement, a gratuity calculated at **the employee's two monthly basic salaries per calendar year** of the contract which gratuity shall be computed with effect from the signing date on this agreement. To earn this gratuity the employee must serve at least half of the contract period. Save that, this clause shall not apply, where the contract of service is terminated before the completion of the contract due to misconduct, resignation or dismissal no gratuity will be paid.

11. CLOTHING

The employee will dress formally with an easily identifiable ID whenever on duty.

12. ACCIDENTS

Accidents occurring whilst on duty should be reported immediately to supervisors. The employee will seek medical attention from a public health institution and all additional bills as a result of the accident will be borne by the company. Notwithstanding the above, if it is proved that the employee was at fault or negligent, the employee will seek medical attention from a public health institution but the company may not pay for the additional bills.

13. SPECIFIC EXCLUSION

During the tenure of your employment contract, you shall not divulge any company information to which you have access or speak on behalf of the company to third parties without permission

and knowledge of the Director. You shall also not deal in any other money lending business of any kind.

14. DESERTION

Should the employee absent himself/ herself from work without prior permission and without a medical report from a certified medical practitioner for ten(10) consecutive days, he/she shall be declared a deserter and shall be dismissed summarily forthwith without any notice or salary in lieu.

15. DISCIPLINARY PROCEDURE

The company disciplinary and grievance code as amended from time to time shall apply to the employee in so far as it relates to the employee.

19. SICK LEAVE

An employee who is unable to execute normal duties due to ill health or accident shall upon production of a medical report by a certified medical practitioner from a public health institution be granted paid sick leave at the following rates

- A. At full pay for the first one month
- B. At half pay during the next one month
- C. Thereafter, at quarter pay for the next month
- D. If the employee has not recovered from his/her illness or accident after three months from the date of illness or accident, management may discharge the employee, whereupon entitlement of sick leave shall cease;

20. ABSENCE DUE TO ILLNESS

Absence from duty due to illness should be supported by producing a medical report which should be signed by a medical doctor or clinical officer from a public health institution. The employee is reminded that failure to do so will result in loss of pay.

16. HOURS OF WORK

The working hours of the employee will be allotted by the management. These said hours may be changed as per the requirement of the company.

17. ANNUAL LEAVE

An employee will accumulate two leave days per month. The employee may be allowed to commute the leave days for cash by prior application and decision to proceed made by management. The employee will be given annual leave and the timing of the leave will be at the discretion of the management. The leave will be granted after careful consideration of the company's needs at the time. The leave will be given before the year is completed. This annual leave will be on full pay. Any days that the employee may miss from work for any reason apart from sick leave granted and approved by a certified medical practitioner from a public health institution, will be deducted from annual leave days. The employee will be required to utilize all accrued leave days within a contract period.

21. FUNERAL GRANT

The company will meet the following expenses in the event of death of the employee or a member of the nucleus family of the employee (i.e. spouse, child not more than 18 years old), but not including any other relatives.

- A. When a member of the nucleus family dies, a cash payment of K1,000 will be paid to assist with funeral expenses; and
- B. When employees spouse dies, the company will provide cash payment of K2,000 to assist with funeral expenses
- C. When an employee dies, the company will provide;
 - A cash payment of K2,000 to assist with funeral expenses
 - A standard coffin

22. TERMINATION OF EMPLOYMENT

Employment may be terminated in the following circumstances;

- A. Terminated during the probationary period based on performance after having been given performance improvement guidance by either party by giving to the other party twenty four hours' notice or payment in lieu thereof.

CONTRACT OF EMPLOYMENT

- B. Terminated by either party by giving one (1) month notice or payment in lieu of notice. You are reminded further that the company reserves the right to terminate your employment contract without giving any explanations whatsoever if it deems it fit by giving notice of one month.
- C. Terminated at the expiry of the contract period, upon which no notice is required as the contractual period is notice in itself
- D. Terminated summarily and without notice as required by the employment Act (Cap 268) of the laws of Zambia.